

STATE MS - DESOTO CO.

MAY 3 1 38 PM '99

BK 80 PG 784
W.E. DAVIS CL. CLK.

This Instrument Prepared By:
 American Family Security and Elder
 Care Group Legal Services Plan, Inc.
 709 Taylor Street
 P.O. Box 280240
 Nashville, TN 37208
 Tel. No. 1-877-465-7526
 Tel. No. N/A

CERTIFICATE OF TRUST AGREEMENT

1. On the 12 day of April, 1999, CHARLES E. LANGE and SANDRA J. LANGE, husband and wife, (the "Grantors") entered into THE CHARLES E. LANGE AND SANDRA J. LANGE LIVING TRUST (the "Trust").

2. CHARLES E. LANGE and SANDRA J. LANGE were residing at 1147 Stonegate Cove, Southaven, DeSoto County, Mississippi 38671, at the signing of the Trust and serve as the initial Co-Trustees (the "Trustees") of the Trust. Either co-trustee may sign individually on behalf of the trust.

3. The Trust includes sections naming the initial Trustees, creating the trust, empowering the trustee's, with all powers under Mississippi Code of 1972, §91-9-107, clearly stating the revocability of the Trust, and designating successor trustees. Other sections of the Trust are of a personal nature and set forth the distribution of the trust property.

4. Gail R. Savage is the first successor trustee of the trust. Leslie M. Reynolds is the second successor trustee of the trust. Where applicable, the successor trustees are legal title holders of the Trust property, and are individuals eligible for membership in any credit union.

5. The signatories are currently the acting Trustees of the Trust and declare that the foregoing provisions are true and correct, under penalty of perjury.

6. Treasury Regulation Section 1.671-4(b) provides that pursuant to Treasury Regulation Section 301.6109-1(a)(2), the Trust does not need its own taxpayer identification number during the lifetime of the initial Trustee, and the social security number of either initial Trustee (Grantor) shall be used for tax reporting purposes.

Witness our signatures to the above certificate filed pursuant to Mississippi Code of 1972, §91-9-7.

Charles E. Lange
 Charles E. Lange, Initial Co-Trustee

Sandra J. Lange
 Sandra J. Lange, Initial Co-Trustee

STATE OF MISSISSIPPI)
 COUNTY OF DESOTO)

3rd day of May, 1999, Personally appeared before me, the undersigned authority in and for said county and state on this day of May, 1999, within my jurisdiction, the within named Charles E. Lange and Sandra J. Lange, who acknowledged that they executed the above and foregoing instrument.

Rebecca A. Denson (Reid)
 (Notary Public)

My Commission expires:
 MY COMMISSION EXPIRES:
 (Affix Official Seal)